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**FAX COVER SHEET**

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: May 19, 2008

Fax No.: 571-273-8300


No. Pages: 10 (including cover)

Re: RESPONSE TO OFFICE ACTION AND REQUEST FOR  
RECONSIDERATION - U.S. Patent Application  
Serial No: 10/045,080

To Whom It May Concern:

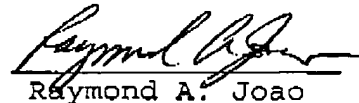
Please find transmitted herewith a RESPONSE TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION for filing in the above-identified application.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

MAY 19 2008

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on May 19, 2008.

  
Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION  
HISTORY INFORMATION, ACCOUNT HISTORY  
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

Sir:

This is a Response To Office Action And Request For Reconsideration in response to the Office Action, mailed May 5, 2008, wherein the Examiner rejected Claims 43-54 and 57-61

for formal reasons, wherein the Examiner rejected Claims 43-54 and 57-61 in view of a prior art reference, and further wherein the Examiner made the above rejections a final rejection in the above-identified application.

Applicant gratefully acknowledges the Examiner's time and courtesy extended during the Examiner Interview with Applicant which took place on May 16, 2008.

Based on the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested. In this regard, Applicant respectfully requests reconsideration of, and withdrawal of, the Examiner's final rejection of pending Claims 43-54 and 57-61. Applicant further respectfully requests allowance of pending Claims 43-54 and 57-61.